

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Tidwell et al.
Appl. No. : 10/731,540
Filed : December 9, 2003
For : SYSTEMS AND METHODS
FOR ASSESSING THE RISK
OF A FINANCIAL
TRANSACTION USING
AUTHENTICATING MARKS
Examiner : Thien Minh Le
Group Art Unit : 2876

RESPONSE TO OFFICE ACTION DATED JANUARY 16, 2007**Mail Stop Amendment**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of January 16, 2007, Applicant submits the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Summary of Interview begins on page 9 of this paper.

Remarks/Arguments begin on page 10 of this paper.